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Middleberg, Riddle & Gianna  
717 N. Harwood, Suite 2400  
Dallas, TX 75201

Recording Requested By and Return To: **WORLDWIDE RECORDING, INC.**  
**QUICKEN LOANS INC.**  
**SPECIAL LOANS SERVICING**  
**1050 WOODWARD AVE.**  
**DETROIT, MI 48226**

**RETURN TO:**  
**9801 LEGLER RD**  
**LENEXA, KS 66219**  
**1-800-316-4682**

Permanent Index Number: \_\_\_\_\_

Space Above This Line For Recording Data

Loan No: 3308940599  
Borrower: George A Zintak

Data ID: 687

**SUBORDINATION AGREEMENT**  
**(Refinance)**

This Subordination Agreement ("Agreement") is made as of the 26th day of December, 2012, by Quicken Loans Inc. authorized agent for Charles Schwab Bank ("Subordinator"), whose address is 1050 Woodward Avenue, Detroit, MI 48226 and JPMorgan Chase Bank N.A. ("Lender"), a Corporation organized and existing under the laws of the State of Ohio, whose address is 1111 Polaris Parkway Floor 4J, Columbus, OH 43240-2050.

*Mort info: Doc# 1303 908 36A  
2/08/13 11:25 AM*

**RECITALS:**

- A. George A Zintak AND Marialice Zintak ("Borrower"), of 14908 Ridgewood Dr, Oak Forest, ILLINOIS 60452 desires Lender to refinance Borrower's loan, which is evidenced by a promissory note secured by a mortgage, deed of trust, or security deed ("First Security Instrument") dated 2/1/2013, in an amount not to exceed \$109,643.00 to be recorded simultaneously with this Agreement, covering real property described below.
- B. The real property offered by Borrower as security to Lender is currently subject to the lien of the Second Security Instrument described below.
- C. Lender will refinance Borrower's loan only on the condition that the Second Security Instrument described below be subordinated to the First Security Instrument described above.

*12cm12233*

*13WR06350*

**UNOFFICIAL COPY**

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In consideration of the matters described above, and of the mutual benefits and obligations set forth in this Agreement, the parties agree as follows:

**SUBORDINATION OF EXISTING SECOND SECURITY INSTRUMENT**

The Second Security Instrument to be subordinated covers real property described as:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

and made on the 21st day of March, 2008, and filed or recorded in 04/18/2008 as Instrument Number 0810926024 of the Official Records of the County Recorder's or Clerk's Office of COOK COUNTY, ILLINOIS, ("Second Security Instrument") shall be and the same is now subordinated and made subject and subsequent to the lien of that certain First Security Instrument covering the real property referenced above, dated 2/1/2013, between Borrower and Lender.

The undersigned Subordinator has executed this Agreement on the date first appearing above.

Subordinator: Quicken Loans Inc. authorized agent for  
Charles Schwab Bank

By: *Paul Crook*Its: LIMITED LOAN & LIEN MOD OFFICER

(Printed Name and Title)

# UNOFFICIAL COPY

Loan No: 3308940599

Data ID: 687

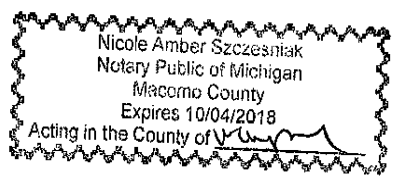
STATE OF MI §  
COUNTY OF Macomb §

The foregoing instrument was acknowledged before me this  
December 26, 2012,  
by Nicole Amber Szczesniak,  
GAIL CROOKS of Quicken Loans Inc. authorized agent for Charles Schwab  
Bank, on behalf of the entity.

[Signature]  
Notary Public

Nicole Amber Szczesniak  
(Printed Name)

My commission expires 10-4-18



Property of Cook County Clerk's Office

# UNOFFICIAL COPY

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## LEGAL DESCRIPTION

The land referred to in this Commitment is situated in the State of Illinois, County of Cook and is described as follows:

THE FOLLOWING DESCRIBED REAL ESTATE IN COOK COUNTY AND STATE OF ILLINOIS, TO-WIT:

LOT 52 IN BEECHEN AND DILL'S RIDGEWOOD ESTATES, BEING A SUBDIVISION OF PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, RECORDED OCT. 16, 1980, DOCUMENT NO. 25626603.

BEING THE SAME PREMISES AS CONVEYED IN DEED FROM FIRST NATIONAL BANK OF EVERGREEN PARK, A NATIONAL BANKING ASSOCIATION EXISTING UNDER AND BY VIRTUE OF THE LAWS OF THE UNITED STATES OF AMERICA, AS TRUSTEE UNDER A DEED OR DEEDS IN TRUST GIVEN PURSUANT TO THE PROVISION OF A TRUST AGREEMENT DATED THE 19TH DAY OF DECEMBER, 1989 AND KNOWN AS TRUST NO. 11005 RECORDED 05/19/1992 IN DOCUMENT NUMBER 92-345981 IN SAID COUNTY AND STATE.

COMMONLY KNOWN AS: 14908 RIDGEWOOD DR, OAK FOREST IL 60452